



CMS Announces Special Enrollment Period in Federal Exchanges

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The Centers for Medicare & Medicaid Services (“CMS”) announced on February 20, 2015 a special enrollment period for individuals and families who did not have health coverage in 2014 and are subject to the “shared responsibility payment” when they file their 2014 taxes in states which use the Federally-facilitated Marketplaces (“FFM”). This special enrollment period will allow those individuals and families who were unaware or didn’t understand the implications of this new requirement to enroll in 2015 health insurance coverage through the FFM.

For those who were unaware or didn’t understand the implications of the fee for not enrolling in coverage, CMS will provide consumers with an opportunity to purchase health insurance coverage from **March 15 to April 30**. Those eligible for this special enrollment period live in states with a Federally-facilitated Marketplace and:

- currently are not enrolled in coverage through the FFM for 2015,
- attest that when they filed their 2014 tax return they paid the fee for not having health coverage in 2014, and

- attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

If a consumer enrolls in coverage before the 15th of the month, coverage will be effective on the first day of the following month.

Many state-based Exchanges are offering an extension as well. Below are the special enrollment periods for the California, Connecticut and New York state-based Exchanges:

California: February 23 through April 30
 Connecticut: April 1, through April 30
 New York: March 1 through April 30